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April 4, 2008

Ms. Penny Pritzker
c/o Counsel of Record:

Mr. Timothy J. Miller
NOVAK & MACEY
100 North Riverside Plaza
Chicago, Illinois 60606

Mr. David Haller
COVINGTON & BURLING
The New York Times Building
620 Eighth Avenue
New York, New York 10018

Re: Superior Bank

Dear Ms. Pritzker:

As you know, I am the attorney for depositors in the Superior Bank cases.

I recognize that the federal case challenging the FDIC's agreement is at an end, and that the state court litigation is in a "challenged" condition, at best. While I blame the FDIC for what I have regarded as an unfair deal for depositors, I also recognize that in negotiations over the bank, it was the FDIC, rather than your family, who was charged with protecting depositors' interests, and fell short.

Nonetheless, I believe that we share some common history and views, and would, in other circumstances, find ourselves agreeing on a host of matters, politically, socially and morally.

It is in that belief that I write and ask that you consider voluntarily agreeing for the Pritzker interests to contribute the shortfall between what depositors had when the bank closed, and what they have received to date. Alternatively, I would recommend that depositors agree to a settlement in which you only contributed the difference after reduction for the payments they will eventually receive derivatively from the FDIC from receipts under your agreement. However, I think you'll agree that the difference has a greater impact on their lives, and that your cost is offset by the lack of any interest component. Regardless, I believe the numbers, subject of course to confirmation for accuracy, would be approximately \$16,755,000 or \$10,000,000, respectively. Obviously, if you agreed to the greater amount, we would seek approval to either assign the depositors' interests in the future payments to your group, or some other appropriate mode, not intending for you to pay twice.

While I acknowledge that you are not obligated to do this, it seems like something you might consider.

Sincerely,



Clinton A. Krislov

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